IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

RECEIVED CENTRAL FAX CENTER

Patent Application

APR 3 0 2007

In re: Application of: Cohen

Serial No.:

09/955,464

Filing Date:

9/18/2001

For:

Internet-Based Financial Vehicles

Examiner:

Hani M. Kazimi

Art Unit:

3624

Attorney Docket No.:

4018.016

Commissioner for Patents P.O. Box 1450

Alexandria, Virginia 22313-1450

Transmittal Letter (7 pages total including this page)

Enclosed please find a Response to the Office Action of 11-30-06, including a request for a two month extension of the time provided for response. The Commissioner is hereby authorized to charge all amounts due for the present transmittal to Deposit Account No. 50-1604.

Dated: April 30, 2007

Respectfully submitted,

Morris E. Cohen (Reg. No. 39,947)

1122 Coney Island Avenue, Suites 216-217

Brooklyn, New York 11230 (718) 859-8009 (telephone)

(718) 859-3044 (facsimile)

CERTIFICATE OF MAILING (FACSIMILE TRANSMISSION)

I hereby certify that this correspondence is being facsimile transmitted to the United States Patent and Trademark Office at Facsimile Number 571-273-8300 on April 30, 2007.

Morris E. Cohen

Transmission Date: April 30, 2007

Serial No. 09/955,464 filed 9/18/2001 Amendment and Response of April 30, 2007 to Office Action of Nov. 30, 2006 RECEIVED CENTRAL FAX CENTER APR 3 0 2007

Amendment and Response to Office Action of November 30, 2006

In response to the Office Action of November 30, 2006, please amend the abovecaptioned application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 4 of this transmittal.

Remarks begin on page 7 of this transmittal.